

EXHIBIT A



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Notice of Service of Process


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Primary Contact: Patricia Lyn Norris
Trans Union LLC
555 W. Adams Street
Chicago, IL 60661-3601

Entity:	Trans Union LLC Entity ID Number 1884665
Entity Served:	Trans Union, LLC
Title of Action:	Shawna Culik vs. Credit Protection Association
Document(s) Type:	Claim
Nature of Action:	Other
Court:	Gloucester District Court, Massachusetts
Case Number:	0939SC239
Jurisdiction Served:	Massachusetts
Date Served on CSC:	05/13/2009
Answer or Appearance Due:	06/18/2009
Originally Served On:	CSC
How Served:	Regular Mail
Sender Information:	Gloucester District Court Not Shown

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STATEMENT OF SMALL CLAIM AND NOTICE OF TRIAL		Document 1-3 0939SC239	Trial Court of Massachusetts Small Claims Session	
PART 1	<input type="checkbox"/> BOSTON MUNICIPAL COURT	<input checked="" type="checkbox"/> DISTRICT COURT GLOUCESTER	<input type="checkbox"/> HOUSING COURT	
		Division	Division	
PART 2	PLAINTIFF'S NAME, ADDRESS, ZIP CODE AND PHONE <u>SHAWNA CULIK</u> <u>34 KING ST. APT 2</u> <u>ROCKPORT MA 01966</u> PHONE NO: _____	PLAINTIFF'S ATTORNEY (if any) Name: <u>JOSEF CULIK</u> Address: <u>PO BOX 805</u> <u>ROCKPORT MA 01966</u> PHONE NO: <u>978-841-9570</u> BBO NO: <u>672665</u>		
PART 3	DEFENDANT'S NAME, ADDRESS, ZIP CODE AND PHONE <u>CREDIT PROTECTION ASSOCIATION</u> <u>LIMITED PARTNERSHIP</u> <u>155 FEDERAL ST., STE. 700</u> <u>BOSTON, MA 02110</u> PHONE NO: _____	ADDITIONAL DEFENDANT (if any) Name: <u>TRANS UNION, LLC</u> Address: <u>84 STATE ST.</u> <u>BOSTON, MA 02109</u> PHONE NO: <u>3723E000005/05/09SM CLAIM</u> 34.0 <u>3723E000005/05/09CUREN</u> 18.0		
PART 4	PLAINTIFF'S CLAIM. The defendant owes \$ <u>2000</u> plus \$ <u>40</u> court costs for the following reasons: Give the date of the event that is the basis of your claim. <u>SEE ATTACHED</u>			
PART 5	MEDIATION: Mediation of this claim may be available prior to trial if both parties agree to discuss the matter with a mediator, who will assist the parties in trying to resolve the dispute on mutually agreed to terms. The plaintiff must notify the court if he or she desires mediation; the defendant may consent to mediation on the trial date. <input type="checkbox"/> The plaintiff is willing to attempt to settle this claim through court mediation.			
PART 6	MILITARY AFFIDAVIT: The plaintiff states under the pains and penalties of perjury that the: <input checked="" type="checkbox"/> above defendant(s) is (are) not serving in the military and at present live(s) or work(s) at the above address. <input type="checkbox"/> above defendant(s) is (are) serving in the military			
PART 7	SIGNATURE OF PLAINTIFF <u>JOSEF CULIK</u> DATE <u>4/21/09</u>			
PART 8	NOTICE TO DEFENDANT: You are being sued in Small Claims Court by the above named plaintiff. You are directed to appear for trial of this claim on the date and time noted to the right. If you wish to settle this claim before the trial date, you should contact the plaintiff or the plaintiff's attorney. SEE ADDITIONAL INSTRUCTIONS ON THE BACK OF THIS FORM			
PART 9	NAME AND ADDRESS OF COURT <u>Glou. District Court</u> <u>197 Main St.</u> <u>Gloucester, MA 01930</u>		BOTH THE PLAINTIFF AND THE DEFENDANT MUST APPEAR AT THIS COURT ON THE DATE AND TIME SPECIFIED ▼ COURT USE ONLY ▼	
PART 10	DATE AND TIME OF TRIAL <u>6/18/09</u> AT <u>9:00 am</u>			
PART 11	ROOM NO. _____			
FIRST JUSTICE <u>Acting</u> <u>Joseph W Jennings III</u>		CLERK-MAGISTRATE OR DESIGNEE <u>Kevin P. BURke</u>		

INSTRUCTIONS FOR FILING A SMALL CLAIM — You must complete Parts 1-6 of this form. See instructions on reverse.

INSTRUCTIONS TO THE PLAINTIFF AND THE DEFENDANT**1. WHAT IS THIS DOCUMENT?**

This is your copy of the "Statement of Small Claim and Notice of Trial" which the court has issued in this case. The plaintiff named on the front of this form has sued the defendant in small claims court for the amount and reasons stated. This form notifies you when you must appear for trial at the court.

2. WHAT IS SMALL CLAIMS COURT?

The small claims court is not a separate court, but a special session of the District Court, the Boston Municipal Court or the Housing Court. It is designed to resolve smaller cases, making it easier and less expensive for the public to use the court.

3. HOW IS THE DEFENDANT NOTIFIED OF THIS CLAIM?

The defendant is sent a copy of this "Statement of Small Claim and Notice of Trial" by first class mail. If Plaintiff inquires, the court will tell the plaintiff if the Post Office is unable to notify ("serve") the defendant.

4. ARE ATTORNEYS NEEDED IN SMALL CLAIMS COURT?

No, but you may hire one if you wish.

5. WHAT ARE "COSTS"?

If the plaintiff prevails, or if both sides settle the claim, the plaintiff may recover from the defendant as "costs" the court filing fee and postage. By court order the plaintiff may sometimes recover certain other costs of bringing the claim.

6. IS THE DEFENDANT REQUIRED TO FILE AN ANSWER?

The defendant may send a signed letter to the court, saying clearly and simply why the plaintiff should not prevail. This "answer" should state those specific parts of the claim that are denied. However, the defendant is not required to file an answer. The defendant must send the plaintiff a copy of the answer, if one is filed. In the answer, or in a separate letter sent to the court, the defendant may set forth in writing any claim against the plaintiff within the jurisdiction of the small claims court. Both claims will be treated as one case if the defendant mails a copy of his or her claim to the plaintiff at least ten days before the scheduled trial date, or if the magistrate orders that they be so treated. Such claims are not compulsory. The plaintiff need not file a written answer to the defendant's claim.

7. WHAT IF THE DEFENDANT ADMITS HE OWES ALL THE MONEY?

He or she should contact the plaintiff and arrange to make payment. If payment is not made before the trial date, both the plaintiff and defendant must appear in court.

8. WHAT IF THE DEFENDANT ADMITS HE OWES THE MONEY BUT NEEDS TIME TO PAY?

He or she must appear in court on the trial date and give his or her reasons for requesting time to pay.

9. WHAT IF THE DEFENDANT BELIEVES HE OWES NOTHING, OR ONLY SOME OF THE MONEY CLAIMED?

He or she must appear in court on the trial date. He or she will be able to question how the plaintiff arrived at the amount claimed.

10. WHAT IF THE DEFENDANT BELIEVES THE PLAINTIFF OWES HIM MONEY?

The defendant should indicate in his or her answer, or tell the court, that the plaintiff owes him or her money. The plaintiff's original claim and the defendant's claim against the plaintiff (called a "counterclaim") may be treated as one case and tried on the date the original claim was scheduled. If the defendant files a written counterclaim, the defendant must send the plaintiff a copy.

11. WHEN AND WHERE DO THE PLAINTIFF AND THE DEFENDANT HAVE TO GO TO COURT?

Unless the plaintiff and defendant settle this case before the trial date, both sides must appear in court on the date the case is scheduled for trial. The date, time and the court location to which both sides must report are shown on the front of this form.

12. WHAT IF I CANNOT COME TO COURT ON THE TRIAL DATE?

You should call or write the person on the opposing side and ask him or her to agree to postpone ("continue") the case. Continuances should be only for a good reason, such as illness, an emergency, or the unavailability of a witness. If both sides agree, or if the opposing side does not agree, or if you are unable to reach the person on the opposing side, you must write the Clerk-Magistrate of the court to ask that the court give you a continuance. Do not wait until the last minute. If the other side makes a reasonable request for a continuance, it may save you some inconvenience if you agree to the request.

13. WHAT IF I DO NOT COME TO COURT ON THE TRIAL DATE?

If the plaintiff does not appear for trial, and the defendant does appear, the case will be dismissed. If both the plaintiff and the defendant do not appear for trial the claim will also be dismissed. If the defendant does not appear for trial, and the plaintiff does appear, the court can enter a default judgment and order the defendant to pay the amount claimed. The magistrate may ask the plaintiff to present some evidence of the claim, even if the defendant is not present.

14. HOW SHOULD I PREPARE FOR TRIAL?

It may be helpful to write down ahead of time the facts of the case in the order in which they occurred. This will help you organize your thoughts and make a clear presentation of your story. On the trial date, you must bring with you any witnesses, checks, bills, papers, photographs or letters that will help you prove your case. If you need a witness to come to court but the witness will not come, ask the clerk magistrate's office for a witness summons which you must then arrange to have an officer deliver to the witness. You may need an expert witness to prove any matter not within common experience. The laws governing small claims are the same as those for major lawsuits, except that simplified procedures are used. The plaintiff must prove that the claim is one which the law recognizes and that the defendant is liable, or the magistrate will enter a decision for the defendant.

15. WHAT WILL HAPPEN ON THE DAY OF THE TRIAL?

Be sure to arrive on time. If your case is not resolved by a mediator, a trial will be held before a magistrate. The plaintiff will be asked to tell his or her side of the story, then the defendant will tell his or her side. Each will have an opportunity to ask questions of the other side and the other side's witnesses. To prevail, the law requires the plaintiff to prove the validity of his or her claim.

16. WHAT WILL THE MAGISTRATE DO?

The magistrate will make a decision. Notice of the decision (called a "judgment") will be given or sent to each side.

17. CAN I APPEAL THE JUDGMENT?

By bringing his or her claim in small claims court, the plaintiff (and the defendant on any counterclaim) gives up any right (1) to have the claim decided by a jury and (2) to appeal if he or she loses. If the defendant loses the case (or the plaintiff loses on any counterclaim) before the magistrate, he or she can appeal for a new trial by a judge or a jury of any disputed questions of fact, but he or she must post a bond, unless waived.

COMMONWEALTH OF MASSACHUSETTS
DEPARTMENT OF THE TRIAL COURT

Gloucester District Court
Small Claims Division
Essex, ss.

SHAWNA CULIK,
Plaintiff

v.

Docket No. SC

CREDIT PROTECTION ASSOCIATION
LIMITED PARTNERSHIP and

TRANS UNION LLC,
Defendants

Parties

1. Plaintiff is an individual living in the Town of Rockport, County of Essex, Commonwealth of Massachusetts. Plaintiff is a "consumer" within the meaning of 15 U.S.C. § 1692a(3).
2. Defendant Credit Protection Association Limited Partnership, is a limited partnership with principal offices at 13355 Noel Rd., Suite 2100, Dallas, TX 75240. It is a person who furnishes information to consumer reporting agencies under FCRA, 15 U.S.C. § 1681s-2.
3. Defendant Trans Union, LLC is a limited liability company with principal offices at 555 West Adams St., Chicago, IL 60661. It is a consumer reporting agency as defined by the Fair Credit Reporting Act (FCRA), 15 U.S.C. §§ 1681 *et seq.*, 1681a(f).

Count I:
15 U.S.C. § 1681n

4. Plaintiff realleges paragraphs as if fully set forth herein.
5. In 2009, defendants willfully failed to comply with the requirements imposed under FCRA, including but not limited to:
 - a. failing to follow reasonable procedures to assure maximum possible accuracy of the information in consumer reports, as required by 15 U.S.C. § 1681e(b), and
 - b. failing to comply with the reinvestigations requirements in 15 U.S.C. § 1681i(a).
6. As a result of defendants violations of the FCRA, Plaintiff was caused to suffer denial of credit, lost opportunity to receive credit, damage to her reputation, worry, fear, distress, frustration, embarrassment, and humiliation, all to her damages in an amount to be determined by the Court.
7. Plaintiff is entitled to punitive damages in an amount to be determined by the Court.
8. Plaintiff is entitled to her attorney fees, pursuant to 15 U.S.C. § 1681n(a).

Count II:
15 USCA § 1681o

9. Plaintiff realleges paragraphs as if fully set forth herein.
10. In 2009, defendants negligently failed to comply with the requirements imposed under FCRA, including but not limited to:
 - a. failing to follow reasonable procedures to assure maximum possible accuracy of the information in consumer reports, as required by 15 U.S.C. § 1681e(b), and
 - b. failing to comply with the reinvestigations requirements in 15 U.S.C. § 1681i(a).
 - c. As a result of defendants' violations of the FCRA, Plaintiff was caused to suffer denial of credit, lost opportunity to receive credit, damage to her reputation,

worry, fear, distress, frustration, embarrassment, and humiliation, all to her damages in an amount to be determined by the Court.

11. Plaintiff is entitled to her attorney fees, pursuant to 15 U.S.C. § 1681o(a).

**Count III:
15 U.S.C. § 1681n**

12. Plaintiff realleges paragraphs as if fully set forth herein.

13. In 2009, defendants willfully failed to comply with the requirements imposed under Fair Credit Reporting Act (FCRA), 15 U.S.C. §§ 1681 *et seq.*, by failing to comply with 15 USCA § 1681s-2(b).

14. As a result of defendants' violations of the FCRA, Plaintiff was caused to suffer denial of credit, lost opportunity to receive credit, damage to her reputation, worry, fear, distress, frustration, embarrassment, and humiliation, all to her damages in an amount to be determined by the Court.

15. Plaintiff is entitled to punitive damages in an amount to be determined by the Court.

16. Plaintiff is entitled to her attorney fees, pursuant to 15 U.S.C. § 1681n(a).

**Count IV:
15 U.S.C. § 1681o**

17. Plaintiff realleges paragraphs as if fully set forth herein.

18. In 2009, defendants negligently failed to comply with the requirements imposed under FCRA, by failing to comply with 15 USCA § 1681s-2(b).

19. As a result of defendants' violations of the FCRA, Plaintiff was caused to suffer denial of credit, lost opportunity to receive credit, damage to her reputation, worry, fear, distress, frustration, embarrassment, and humiliation, all to her damages in an amount to be determined by the Court.

20. Plaintiff is entitled to her attorney fees, pursuant to 15 USCA § 1681o(a).

**Count V:
Injunction**

21. Plaintiff realleges paragraphs as if fully set forth herein.
22. As a result of defendants' conduct, Plaintiff faces the likelihood of substantial and immediate, irreparable harm. Plaintiff's remedies at law are insufficient to protect her from future harm. Accordingly, Plaintiff seeks an injunction requiring each of defendants to permanently cease and desist the dissemination of credit information that is inaccurate or obsolete.

Prayer for Relief

WHEREFORE, Plaintiff Shawna Culik prays for this Court to enter a judgment against the defendants as follows:

1. On Count I of Plaintiff's claim for willful violations of the FCRA against defendants:
 - a. Actual damages;
 - b. Punitive damages; and,
 - c. Attorney fees and costs.
2. On Count II of Plaintiff's claim for negligent violations of the FCRA against defendants:
 - a. Actual damages;
 - b. Attorney fees and costs.
3. On Count III of Plaintiff's claim for willful violations of the FCRA against defendants:
 - a. Actual damages;
 - b. Punitive damages; and,
 - c. Attorney fees and costs.
4. On Count IV of Plaintiff's claim for negligent violations of the FCRA against defendants:
 - a. Actual damages;
 - b. Attorney fees and costs.

5. On Count V of Plaintiff's claim for Injunction, Plaintiff prays for the injunction as set forth in that paragraph.

Respectfully submitted,
Plaintiff, by counsel,

JOSEF CULIK, ATTORNEY AT LAW

/s/ Josef Culik

Josef Culik (BBO# 672665)

P.O. Box 805

Rockport, MA 01966

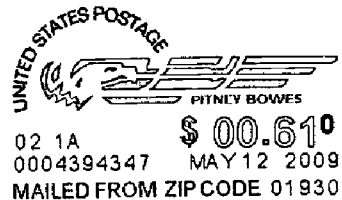
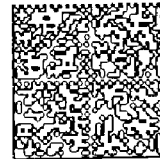
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April 21, 2009

TRIAL COURT OF MASSACHUSETTS
DISTRICT COURT DEPARTMENT
GLOUCESTER DIVISION
197 Main Street
Gloucester, MA 01930



Trans Union, LLC
84 State St
Boston, MA 02109